

What Do Managed Care Plans Look Like?

Plan Name	Statewide Market Share 2001	National Accreditation for 2001	Administrative Expense Rating† 1999-2001	Complaint Index Rating† 1999-2001
Aetna US Healthcare - KC	6.0%	NCQA	●	●
Blue Advantage	2.4%	URAC	●	●
Blue Care	2.4%	URAC	●	●
BlueChoice	8.6%	NCQA	○	○
CIGNA HealthCare of KS/MO	0.2%	NCQA	●	●
CIGNA HealthCare of St. Louis	1.0%	NCQA	●	●
Community Health Plan	2.7%	none	○	○
Coventry Health Care of Kansas	5.7%	URAC	●	●
Cox Health Plans	1.7%	none	○	●
FirstGuard Health Plan	1.1%	none	○	●
Group Health Plan	12.3%	none	●	○
HealthLink	0.9%	URAC	●	●
Humana Health Plan	2.9%	NCQA	●	○
Mercy/Premier Health Plans of MO	10.1%	none	●	○
Mid America Health	3.3%	none	●	●
UnitedHealthcare of the Midwest KC & St.L	36.8%	JCAHO	●	○

†This is a company-wide measure

● High ● Average ○ Low

Data Source: Missouri Department of Insurance

This shows the percentage of the State's managed care plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCQA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

This measure, which indicates efficiency, is the percentage of total income used for administrative overhead. Plans with administrative expenses less than 10% are shown as high performance, those at 15% or more are rated as low performers.

The complaint index looks at the number of consumer complaints the Department of Insurance received in the past three years relative to the amount of business that a company wrote in Missouri and compares this to the industry average. Plans at less than 50% of industry average are shown as high performance; more than 100% of industry average is considered low performance.

Choosing a Managed Care Health Plan

Choosing a managed care plan can be complex and difficult. This 2002 Consumer's Guide helps you compare the quality of health care and member satisfaction among the commercial managed care plans in Missouri. Use this guide along with any coverage information your employer provides to help select the right plan for you or your family.

Follow these steps to assist you in choosing a health plan:

- ◆ Use the comparison indicators in this brochure only in combination. No one indicator is a sole direct measure of a health plan's performance.
- ◆ Talk to your doctor, family and friends about their experiences with different plans.
- ◆ Come up with your own questions and call your plan choices for answers using the phone numbers provided.
- ◆ Draw on all information to evaluate your managed care options. Make the choice that best suits your needs.

Member Services Telephone Numbers

Managed Care Plan / Website	Customer Service	Nurse Helpline
Aetna US Healthcare - K.C.	(800) 323-9930	(800) 556-1555
www.aetna.com		
Blue Advantage	(816) 395-3558	
www.bcbskc.com		
Blue Care	(816) 395-3558	
www.bcbskc.com		
BlueChoice	(314) 923-7700	
www.bcbskc.com		
CIGNA HealthCare of KS/MO	(800) 832-3211	(800) 832-3211
www.cigna.com		
CIGNA HealthCare of St. L.	(800) 823-3211	(800) 832-3211
www.cigna.com		
Community Health Plan	(800) 990-9247	(800) 455-2476
www.heartland-health.com.		
Coventry Health Care of K.C.	(800) 727-9712	(800) 622-9528
www.chckkansascity.com		
Cox Health Plans	(800) 205-7665	
www.coxhealthplans.com		
FirstGuard Health Plan	(888) 828-5698	(888) 427-2286
www.firstguard.com		
Group Health Plan	(800) 755-3901	
www.ghp.com		
HealthLink	(800) 624-2356	
www.healthlink.com		
Humana Health Plan	(800) 448-6262	(800) 622-9529
www.humana.com		
Mercy Health Plans of Missouri - St. L.	(800) 327-0763	(800) 811-1187
www.mercyhealthplans.com		
Mid America Health	(816) 460-4633	(913) 671-8730
www.midamericahealth.com		
Premier Health Plans-Springfield	(800) 481-4466	(800) 909-TEAM
www.premierhealthplansmo.com		
UnitedHealthcare of the Midwest - K.C.	(888) 340-9716	(877) 365-7950
www.unitedhealthcare.com		
UnitedHealthcare of the Midwest - St. L.	(314) 592-7910	(877) 365-7950
www.unitedhealthcare.com		

For further information about this Consumer's Guide, contact:
Health Care Performance Monitoring Bureau,
Missouri Dept. of Health and Senior Services
P.O. Box 570, Jefferson City, MO 65102-0570
(573) 526-2812



The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2001. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation, Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 526-2812. A companion technical report, containing the data and statistical formulas used, is also available for \$10. The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.

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Websites

The following websites may be useful:

Agency for Healthcare Research & Quality:
www.ahrq.gov

American Association of Health Plans:
www.aahp.org

American Accreditation Healthcare Commission/URAC:
www.urac.org

American Medical Association:
www.ama-assn.org

American Osteopathic Association:
www.aoa-net.org

Families USA:
www.familiesusa.org

Health and Human Services-U.S.Government:
www.healthfinder.gov

Joint Commission on Accreditation of Healthcare Organizations/JCAHO:
www.jcaho.org

Missouri Department of Insurance
www.insurance.state.mo.us

National Committee for Quality Assurance/NCQA:
www.ncqa.org

National Health Information Center
www.health.gov/nhic

Need More Information?

Visit our website at:
www.dhss.state.mo.us/ManagedCare

Concerns or Complaints?

Call your managed care plan if you have concerns on your treatment or feel you have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision call the Consumer Hotline of the Missouri Department of Insurance at: 1-800-726-7390



2002
Consumer's
Guide
Commercial
Managed Care
in Missouri



Visit the Department of Health and Senior Services
Managed Care Website
www.dhss.state.mo.us/ManagedCare

Commercial Managed Care Plan Performance

Plan	Women's Health			Children's Health				Cardiovascular			Diabetes			Depression	Member Satisfaction				Plan
	Mammograms	Women's Cancer: Breast(B), Cervical (C)		Childhood Immunization	Adolescent Well-Care Visit	Immunization Reminder Letters	Asthma Screening	Cholesterol Management after Acute Cardiovascular Event	Stroke (S), Congestive Heart Failure (H), High Blood Pressure (B)		Diabetic Retinal Exam (B)	Diabetic Blood Testing	Diabetic Screening	Depression Antidepressant Management	Customer Service (1)	Claims Processing Medication (2)	Getting Needed (3)	Overall Rating of (4)	Care Plan
		Case Management	Educational Materials						Screening	Case Management									
Aetna US Healthcare - KC	●	none	none	●	●	YES	YES	●	SH	SHB	●	●	YES	●	●	●	●	●	Aetna US Healthcare - KC
Blue Advantage	●	BC	BC	●	●	YES	YES	●	SHB	SH	●	●	YES	●	○	●	●	○	Blue Advantage
Blue Care	●	BC	BC	●	●	YES	YES	●	SHB	SH	●	●	YES	●	●	●	●	●	Blue Care
BlueChoice	●	BC	none	●	○	YES	YES	●	SHB	SHB	○	●	YES	●	●	●	●	●	BlueChoice
CIGNA HealthCare of KS/MO	●	BC	BC	●	●	YES	no	●	B	SH	●	●	YES	●	●	●	●	●	CIGNA HealthCare of KS/MO
CIGNA HealthCare of St. Louis	●	BC	BC	●	●	YES	no	●	B	SH	●	●	YES	○	○	●	●	○	CIGNA HealthCare of St. Louis
Community Health Plan	●	BC	BC	●	○	YES	no	●	none	SHB	○	●	YES	●	●	●	●	○	Community Health Plan
Coventry Health Care of Kansas City	●	BC	none	●	●	no	no	NR	HB	SH	○	●	YES	NR	●	○	●	○	Coventry Health Care of Kansas City
Cox Health Plans	●	BC	none	○	●	no	YES	●	none	SHB	●	●	no	○	●	●	●	●	Cox Health Plans
FirstGuard Health Plan	●	BC	none	●	○	YES	YES	NA	SHB	SHB	NA	NA	YES	NA	●	○	●	●	FirstGuard Health Plan
Group Health Plan	●	BC	BC	●	●	YES	YES	●	SHB	SH	●	●	YES	●	●	●	●	●	Group Health Plan
HealthLink	○	B	none	●	○	no	no	NR	SH	SH	●	○	YES	NR	●	●	●	●	HealthLink
Humana Health Plan	●	none	none	●	●	YES	YES	●	SHB	SH	●	●	YES	NR	●	○	●	●	Humana Health Plan
Mercy Health Plans of Missouri -St. L.	●	none	none	○	●	no	YES	●	B	none	●	●	no	●	●	●	●	●	Mercy Health Plans of Missouri -St. L.
Mid America Health	●	BC	none	●	NR	no	YES	●	SH	SHB	○	●	no	●	●	●	●	●	Mid America Health
Premier Health Plans-Springfield	●	none	none	○	●	YES	YES	●	HB	H	●	○	YES	●	●	●	●	●	Premier Health Plans-Springfield
UnitedHealthcare of the Midwest - KC	●	BC	BC	○	NR	YES	no	●	none	H	○	●	YES	●	●	●	●	●	UnitedHealthcare of the Midwest - KC
UnitedHealthcare of the Midwest - St. L.	●	BC	BC	●	●	YES	YES	○	none	H	●	●	YES	●	●	●	●	●	UnitedHealthcare of the Midwest - St. L.
STATEWIDE AVERAGES	72%			58%	28%			75%			50%	80%		39%	65%	85%	79%	61%	STATEWIDE AVERAGES

This table compares health plans' performance on some measures of health care quality and member satisfaction to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Quality of Care Ratings*

- High
- Average
- Low/Needs Improvement
- NA Numbers too small
- NR Not reported by plan
- *Plan performance measures are compared to statewide averages

Women (52-69) in plan who had a mammogram in the past 2 years.

Plan offers case management and educational materials for breast and cervical cancer.

Note: Letter indicates the conditions for which services are offered.

Children in plan who turned 2 in the past year and received vaccinations.

Adolescents (12 through 21) in plan who had at least one comprehensive well-care visit.

Plan sends members reminder letters for immunizations.

Plan offers screening for asthma.

Plan provides cholesterol management following an acute cardiovascular event, such as heart attack.

Plan offers screening and case management services for stroke, congestive heart failure and high blood pressure.

Note: Letter indicates the conditions for which services are offered.

Plan members (18-75) who received a retinal eye exam during the past year.

Plan members (18-75) who received a blood glucose test during the past year.

Plan offers diabetes screening for members.

Plan members whose medicine for recovery from depression is adequately managed.

Response Descriptions for Survey Catagories Above

(1) No problem with paperwork, written materials or help from customer service.

(2) Claims were correctly processed in a reasonable time.

(3) No problem getting good doctors and nurses, referrals, and necessary care.

(4) Overall rating of health plan.

A sample of members from each plan was surveyed and asked to report on satisfaction with their plan's performance in the areas described above. The percentage of satisfied members for each measure was compared to the state wide average.

Screenings help to determine if a patient is at risk for a certain disease or health problem. **Case Management** helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

Additional measures of health plan performance are available on the Missouri Department of Health and Senior Services Website:

<http://www.dhss.state.mo.us/ManagedCare>